CLAIMS

We claim.

1   1.   A method for making payments via a network, comprising:

2   receiving, by a payment service provider, information

3   identifying a network user, information identifying a payment

4   account associated with the network user, and a payment request to

5   execute a payment on behalf of the network user, the network user

6   being previously unknown to the payment service provider;

7   processing the received information identifying the network

8   user and the received information identifying the payment account

9   to verify the received information;

10   processing the received information identifying the network

11   user and the received information identifying the payment account

12   to generate a unique user identifier associated with the network

13   user;

14   storing the received information identifying the network user

15   and the received information identifying the payment account in

16   association with the generated unique user identifier; and

17   if the received information is verified, directing a debit

18   from the identified payment account associated with the network

19   user to execute the payment without the network user transmitting

20   the unique user identifier to the payment service provider.

1   2. The method of claim 1, further comprising:

2   transmitting, by the payment service provider, if the received

3   information is verified, the unique user identifier; and

4   transmitting, by the payment service provider, a notice of one

5   of (1) verification of the received information and acceptance of

6   the payment request for execution, and (2) non-verification of the

7   received information and non-acceptance of the payment request for

8   execution.

1   3. The method of claim 2, wherein:

2   the information identifying the network user, the information

3 identifying the payment account, and the payment request are
4 received during an on-line communication session;
5   the notice is transmitted during the on-line communication
6 session; and
7   the unique user identifier, if transmitted by the payment
8 service provider, is transmitted during the on-line communication
9 session.

1 4. The method of claim 3, wherein:
2   the unique user identifier, if transmitted by the payment
3 service provider, is transmitted with the notice of verification of
4 the received information and acceptance of the payment request for
5 execution.

1 5. The method of claim 3, wherein:
2   the unique user identifier, if transmitted by the payment
3 service provider, is transmitted at one of (1) a time prior to
4 directing the debit, and (2) a time subsequent to directing the
5 debit.

1 6. The method of claim 2, wherein:
2   the information identifying the network user, the information
3 identifying the payment account, and the payment request are
4 received from one of (1) the network user, and (2) a sponsor which
5 maintains a Web site with which the network user is associated; and
6   the notice is transmitted to at least one of (1) the network
7 user, and (2) the sponsor.

1 7. The method of claim 1, wherein:
2   the unique user identifier is an account number used to
3 identify the network user to the payment service provider.

1 8. A system for making payments via a network, comprising:
2   a first network station configured to transmit information
3 identifying a network user, information identifying a payment
4 account associated with the network user, and a payment request to

5   execute a payment on behalf of the network user; and

6   a second network station associated with a payment service

7   provider and configured to (1) receive the transmitted information

8   identifying the network user, the transmitted information

9   identifying the payment account, and the transmitted payment

10   request, the network user being previously unknown to the payment

11   service provider, (2) process the received information identifying

12   the network user and the received information identifying the

13   payment account to verify the received information, (3) process the

14   received information identifying the network user and the received

15   information identifying the payment account to generate a unique

16   user identifier associated with the network user, (4) store the

17   received information identifying the network user and the received

18   information identifying the payment account in association with the

19   generated unique user identifier, and (5) if the received

20   information is verified, direct a debit from the payment account

21   associated with the network user to execute the payment without the

22   network user causing the unique identifier to be transmitted.

1   9. The system of claim 8, wherein the second network station is

2   further configured to:

3   transmit to the first network station, if the received

4   information is verified, the unique user identifier; and

5   transmit to the first network station a notice of one of (1)

6   verification of the received information and acceptance of the

7   payment request for execution, and (2) non-verification of the

8   received information and non-acceptance of the payment request for

9   execution.

1   10. The system of claim 9, wherein:

2   the information identifying the network user, the information

3   identifying the payment account, and the payment request are

4   received during an on-line communication session;

5   the notice is transmitted during the on-line communication

6   session; and

7   the unique user identifier, if transmitted by the second

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8 network station, is transmitted during the on-line communication

9 session.

1 11. The system of claim 10, wherein:

2   the unique identifier, if transmitted by the second network

3 station, is transmitted with the notice of verification of the

4 received information and acceptance of the payment request for

5 execution.

1 12. The system of claim 10, wherein:

2   the unique user identifier, if transmitted by the second

3 network station, is transmitted at one of (1) a time prior to

4 directing the debit, and (2) a time subsequent to directing the

5 debit.

1 13. The system of claim 9, wherein:

2   the first network station is associated with one of (1) the

3 network user, and (2) a sponsor which maintains a Web site with

4 which the network user is associated.

1 14. The system of claim 9, further comprising:

2   a third network station;

3   wherein the first network station is associated with a sponsor

4 which maintains a Web site with which the network user is

5 associated;

6   wherein the third network station is associated with the

7 network user; and

8   wherein the second network station is further configured to

9 transmit the notice to the third network station.

1 15. The system of claim 8, wherein:

2   the unique identifier is an account number used to identify

3 the network user to the payment service provider.

1 16. An article of manufacture for making payments via a network,

2 the article of manufacture comprising:

3   a computer readable medium; and

4   computer programming stored on the medium;

5   wherein the stored computer programming is configured to be

6   readable from the computer readable medium by a computer to thereby

7   cause the computer to operate so as to:

8   receive information identifying a network user, information

9   identifying a payment account associated with the network user, and

10   a payment request to execute a payment on behalf of the network

11   user, the computer associated with a payment service provider and

12   the network user being previously unknown to the payment service

13   provider;

14   process the received information identifying the network user

15   and the received information identifying the payment account to

16   verify the received information;

17   process the received information identifying the network user

18   and the received information identifying the payment account to

19   generate a unique user identifier associated with the network user;

20   store the received information identifying the network user

21   and the received information identifying the payment account in

22   association with the generated unique user identifier; and

23   if the received information is verified, direct a debit from

24   the identified payment account associated with the network user to

25   execute the payment without the network user transmitting the

26   unique user identifier to the computer associated with the payment

27   service provider.

1   17. The article of manufacture of claim 16, further comprising the

2   computer to operate so as to:

3   transmit, if the received information is verified, the unique

4   user identifier; and

5   transmit a notice of one of (1) verification of the received

6   information and acceptance of the payment request for execution,

7   and (2) non-verification of the received information and non-

8   acceptance of the payment request for execution.

1   18. The article of manufacture of claim 17, wherein:

2   the information identifying the network user, the information
3   identifying the payment account, and the payment request are
4   received during an on-line communication session;
5   the notice is transmitted during the on-line communication
6   session; and
7   the unique user identifier, if transmitted by the computer
8   associated with the payment service provider, is transmitted during
9   the on-line communication session.

1   19. The article of manufacture of claim 18, wherein:
2   the unique user identifier, if transmitted by the computer
3   associated with the payment service provider, is transmitted with
4   the notice of verification of the received information and
5   acceptance of the payment request for execution.

1   20. The article of manufacture of claim 18, wherein:
2   the unique user identifier, if transmitted by the computer
3   associated with the payment service provider, is transmitted at one
4   of (1) a time prior to directing the debit, and (2) a time
5   subsequent to directing the debit.

1   21. The article of manufacture of claim 17, wherein:
2   the information identifying the network user, the information
3   identifying the payment account, and the payment request are
4   received from one of (1) the network user, and (2) a sponsor which
5   maintains a Web site with which the network user is associated; and
6   the notice is transmitted to at least one of (1) the network
7   user, and (2) the sponsor.

1   22. The article of manufacture of claim 16, wherein:
2   the unique user identifier is an account number used to
3   identify the network user to the payment service provider.

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